PFRS

PLANNING FEE REFUND SERVICES

THE HOMEOWNER'S GUIDE TO EXTENSIONS & RENOVATIONS

Practical decisions. Fewer surprises. A better build.



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WELCOME

A good project starts long before the first brick is laid.

Extending or renovating your home can be hugely rewarding. It can also bring unexpected decisions about permissions, structures, neighbours, energy, cost and contracts.

This guide is designed to help you ask better questions at the right time. It is not a substitute for advice from your own designer, engineer, surveyor, solicitor or building control professional. Its principal focus is domestic projects in England; different rules can apply elsewhere in the UK.

You can read it in sequence or dip into the chapters that matter to your project. At the back you will find practical checklists and links to authoritative guidance.

OUR THREE RULES FOR A BETTER BUILD

- Investigate hidden risks before seeking fixed prices.
- Put roles, drawings, specifications and payments in writing.
- Do not confuse permission to build with readiness to build.

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Your project, from idea to completion

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GETTING STARTED

Permission is not the finish line

Planning approval is an important milestone, but it is rarely the last approval your project needs.

Two different systems

Planning permission deals mainly with whether a development is acceptable in planning terms. Building Regulations address matters such as structure, fire safety, energy performance and drainage. An extension may need both; certain work can be permitted development but still require Building Regulations approval.

Check the conditions

Read every condition on the decision notice. Some require details to be approved before specified works begin. Others restrict materials, landscaping, hours of work or occupation. Do not assume your contractor has seen the full decision notice.

Check the other permissions

Party wall procedures, public sewer consent, freeholder approval, covenants, listed-building consent and protected-tree restrictions are separate matters. Your designer should help identify which apply, but specialist advice may be needed.

BEFORE YOU COMMIT

Ask your designer for a written list of all approvals, conditions and investigations still outstanding before you agree a start date.

DESIGN & DETAIL

Drawings that builders can price

The prettier planning drawing is not necessarily the drawing from which somebody can safely build.

Why detail matters

A planning drawing may show the intended layout and external appearance but leave out foundation details, insulation build-ups, steel connections, waterproofing, ventilation routes and drainage alterations. These missing decisions can turn into assumptions in a builder’s quotation.

A proper tender package

Aim for coordinated construction drawings, structural information, a written specification and a consistent schedule of work. The information must describe not only what is included but also quality expectations and where responsibilities begin and end.

Avoid pricing different projects

If three builders interpret the drawings differently, you may receive three prices for three different jobs. Ask questions in writing and issue the same answers to every tendering contractor.

BEFORE YOU COMMIT

Before sending plans for prices, ask: “What important elements are still provisional, undefined or awaiting design?”

LEGAL ESSENTIALS

Party walls and neighbour relations

The Party Wall etc. Act 1996 can apply even when your neighbour likes your proposal.

When to investigate

The Act can cover work to an existing party wall, building at a boundary and certain excavations close to neighbouring structures. An extension beside a terrace or semi-detached home is a common example, but proximity and foundation depth also matter.

Notice is not a planning notice

A relevant notice usually needs to be served one or two months before work, depending on the type of work. Neighbours can consent or a dispute-resolution procedure may lead to an agreed surveyor or separate surveyors preparing an award.

Good relationships still matter

Tell neighbours what is proposed, how long noisy work may last and whom to contact. Clear communication does not replace statutory notices, but can prevent avoidable stress.

BEFORE YOU COMMIT

Do not leave party wall advice until your builder has already booked excavation machinery.

BELOW GROUND

Sewers, drains and ground risks

Some of the most expensive surprises are things nobody could see from the garden.

Find out what is under the extension

A public sewer may cross your plot even if it is not obvious on a plan. Depending on the water company and proposed work, building over or near it may require consent; some situations require a diversion rather than a build-over solution.

Surveys before excavation

Request drainage information early. A CCTV drain survey can reveal condition, direction and connections. An accurate topographical survey or trial pits may also be necessary to locate structures and levels.

Allow for complexity

Relocating manholes, protecting pipes, maintaining falls and managing shared drains can affect the foundation layout and programme. Other hidden issues include made ground, contaminated material and unknown services.

BEFORE YOU COMMIT

A small early investigation can prevent an expensive redesign after foundations are opened.

STRUCTURE

Understanding foundations and steelwork

Ground conditions and the loads above determine what the structure needs - not a rule of thumb.

Foundations are site-specific

Strip, trench-fill, raft and piled foundations each have uses. Trees, clay soils, nearby structures, drainage and ground-bearing capacity may affect the solution. A structural engineer and building control professional should agree the necessary evidence and approach.

The hidden structural decisions

Opening a rear wall can require steel beams, columns and new supports. Connection details, bearing points, fire protection and temporary works matter just as much as beam size.

Buildability matters

Can equipment get to the rear garden? Is there room to store spoil? Could neighbouring structures be affected by excavations? A theoretically simple design may be costly to construct on a restricted site.

BEFORE YOU COMMIT

Never approve a substantial structural change on a verbal promise alone; obtain the engineer’s revised design and cost implication.

COMFORT & ENERGY

Glass extensions without the greenhouse effect

A light-filled space is wonderful - until it is too hot in summer and uncomfortable in winter.

Think beyond the glass area

Orientation, rooflights, external shading, solar-control glass, glazing specification and ventilation all affect comfort. South- and west-facing glazed areas can be particularly vulnerable to unwanted heat gain.

Comfort is a whole-room issue

Consider the heating system, thermal mass, window-opening options, secure night ventilation and whether blinds alone can cope. External shading can be more effective than trying to solve overheating after the sun has passed through the glass.

Know the regulatory distinction

Building Regulations energy and ventilation requirements can affect extensions. England’s Part O overheating rules are directed at new residential buildings; they do not generally apply to extensions added to existing homes, but overheating still deserves proper design attention.

BEFORE YOU COMMIT

Ask for a summer-comfort strategy before ordering large glazed doors or rooflights.

LOW-CARBON HEATING

Heat pumps: plan for the whole house

A heat pump is not simply a new boiler hung outside the house.

How it works

An air source heat pump takes low-grade heat from outside air and upgrades it for space heating and, with a suitable system, hot water. Performance depends on correct design, controls and operating temperatures.

Check heat loss first

Insulation, airtightness, room-by-room heat-loss calculations and radiator or underfloor-heating capacity affect efficiency. Older radiators may sometimes be adequate, but the installer must assess them rather than guess.

Questions beyond the equipment

Outdoor-unit positioning, sound, electrical supply, hot-water storage, installation disruption, running tariffs and servicing all matter. Compare realistic whole-house running costs with your current arrangement, not just the equipment’s advertised efficiency.

BEFORE YOU COMMIT

Ask prospective installers for a documented heat-loss assessment and clear assumptions behind their savings claims.

HOME ENERGY

Solar panels and home batteries

Solar generation and storage can work together, but the best system depends on when you use electricity.

Start with the roof and your usage

Consider usable roof area, orientation, shading, structural suitability and how much power your home consumes. Ask installers to forecast annual generation and explain the basis of their estimate.

What a battery actually does

A battery can store excess solar electricity for later use or charge when tariffs are lower. It does not normally store summer electricity for winter. Its value depends on battery size, tariffs, export payments, consumption patterns and future equipment such as EV charging.

Compare like for like

Check inverter capacity, warranties, expected battery life, installation standards, backup capability, monitoring software and grid connection requirements. A large system is not automatically the most economical system.

BEFORE YOU COMMIT

Ask for a forecast showing self-consumption, exports, electricity purchases and the assumptions used - not just a headline payback figure.

HEALTH & SAFETY

CDM and the people keeping work safe

Building work carries risks, and the Construction (Design and Management) Regulations 2015 set out responsibilities.

Domestic projects are covered

CDM applies to domestic building projects. In a genuine domestic client project, many client duties normally pass to the contractor on a single-contractor job or the principal contractor where more than one contractor is involved.

A specific principal designer role

Where a project involves or is likely to involve more than one contractor, a CDM principal designer coordinates health and safety during pre-construction; the principal contractor leads construction-phase coordination. Arrangements should be clear from the outset.

What to ask

Who has been appointed to each role? Who prepares and manages the construction phase plan? How will structural temporary works, access, asbestos risks and occupied-house safety be controlled?

BEFORE YOU COMMIT

Ask for names, roles and evidence of competence, not simply reassurance that “health and safety is covered”.

COMPLIANCE

The Building Regulations Principal Designer

The same words “Principal Designer” are used in two different regulatory systems.

A separate dutyholder regime

England’s Building Regulations place duties on clients, designers and contractors and include Principal Designer and Principal Contractor roles. The Building Regulations Principal Designer plans, manages, monitors and coordinates design work so that it complies with the relevant Building Regulations.

Not identical to CDM

The CDM principal designer concentrates on construction health and safety risks. The Building Regulations principal designer coordinates design compliance. One suitably competent individual or business may fill both roles, but the duties remain distinct.

Get clarity in writing

Ask your architect, designer or contractor which roles they will undertake, what services are included and how design changes will be controlled. Do not assume a title on an email or drawing establishes all responsibilities.

BEFORE YOU COMMIT

Before appointing the design team, ask for a written schedule naming each dutyholder and defining their scope.

PROCUREMENT

Choosing builders and comparing quotations

The lowest number is only the best value if it buys the same work at the same quality.

Comparable quotations

Issue a consistent tender pack and compare inclusions, exclusions, provisional sums, allowances, programme, warranties and VAT treatment. Clarify who pays for skips, scaffolding, site security and temporary services.

Check the business

Visit completed work where possible. Speak to recent clients, request insurance evidence and understand who will actually supervise the project. Ask how subcontractors are appointed and how changes are priced.

Beware false certainty

A confident fixed price based on incomplete information can later become a stream of extras. Some contingency is sensible even with good drawings. Record all clarifications in writing before signing.

BEFORE YOU COMMIT

Make a like-for-like comparison spreadsheet and ask every builder to price the same written scope.

MONEY & CONTRACTS

Contracts, variations and payment

The point of a good contract is to avoid disputes, not to prepare for them.

Agree more than the total price

A written building contract should deal with scope, start and completion provisions, payment stages, variations, insurance, delays, defects and dispute procedures. Consider an established form suitable for domestic work and obtain advice if needed.

Manage changes before they happen

Request a written description and price for each variation, including any effect on the programme. Even relatively small changes can have consequences for ordering, labour and sequencing.

Pay against clearly defined milestones

Avoid vague payment promises and large unsecured advances. Confirm what counts as completion of each stage and keep invoices, receipts and a clear record of decisions.

BEFORE YOU COMMIT

If a variation affects structure, fire safety or energy design, check whether revised drawings or approvals are required before instructing it.

THE FINISH LINE

The handover you should insist on

A finished-looking extension is not necessarily a fully documented extension.

Certificates and approvals

Keep the building control completion certificate or other relevant completion documentation, electrical and gas safety records where applicable, relevant commissioning certificates and any planning-condition approvals.

The home information pack

Collect warranties, equipment manuals, test results, as-built drainage information and details of concealed services where available. These will help with maintenance, future alterations and eventual sale.

Snagging and defects

Walk through the project methodically, recording outstanding matters with photographs and agreed completion dates. Distinguish minor finishing defects from issues that affect safety, compliance or usability.

BEFORE YOU COMMIT

Ask for the proposed handover-document list before final payment, not after your contractor has left site.

KEEP THIS HANDY

Your pre-construction checklist

Use this as a conversation starter with your professional team; it is not an exhaustive compliance list.

1. **Permissions**

   Planning consent or permitted-development position verified; relevant conditions identified; building control route agreed.

2. **Surveys**

   Drainage, levels, structure, services, trees and ground risks investigated as appropriate.

3. **Neighbours and third parties**

   Party wall matters, sewer consents, easements, covenants and access arrangements reviewed.

4. **Drawings and responsibilities**

   Technical design coordinated; structural calculations available; CDM and Building Regulations dutyholders clarified.

5. **Budget**

   Comparable tenders, VAT treatment, contingency and financing reviewed.

6. **Before work starts**

   Signed contract, insurance, programme, site arrangements, payment milestones and communication plan agreed.

KEEP THIS HANDY

Ten questions to ask your builder

Ask these questions in writing and keep the answers with the contract.

1. **Relevant experience**

   Can I see completed projects like mine and speak with recent clients?

2. **Quotation scope**

   What exactly is included and excluded?

3. **Provisional costs**

   Which amounts are allowances rather than fixed prices?

4. **Who is doing the work?**

   Who will supervise each day and which trades are subcontracted?

5. **Programme**

   What is the realistic start date and what could change the timetable?

6. **Variations**

   How will changes be priced, approved and recorded?

7. **Safety**

   Who has CDM responsibilities and what site measures are planned?

8. **Insurance**

   What policies cover the works, people and existing home?

9. **Payment**

   Which milestones trigger each payment and what evidence is provided?

10. **Completion**

    Which certificates, warranties and records will I receive?

USEFUL REFERENCES

Trusted places to check the details

Building Regulations approval

www.gov.uk/building-regulations-approval

Approved Documents index

www.gov.uk/government/collections/approved-documents

Party Wall Act explanatory booklet

www.gov.uk/government/publications/preventing-and-resolving-disputes-in-relation-to-party-walls/the-party-wall-etc-act-1996-explanato

HSE: domestic client duties under CDM

www.hse.gov.uk/construction/cdm/2015/domestic-clients.htm

Planning Portal: extensions

www.planningportal.co.uk/permission/home-improvement/project-advice/project-advice-extension/planning-permission-and-building-regu

Energy Saving Trust

energysavingtrust.org.uk/

Overheating Part O FAQs

www.gov.uk/guidance/approved-document-o-overheating-frequently-asked-questions

Important: This is general information for homeowners, primarily in England, not project-specific legal, planning, building control, financial or technical advice. Regulatory rules and guidance change; check current requirements with the relevant authorities and suitably qualified professionals before acting. PFRS does not guarantee project outcomes or approvals.

PLAN CAREFULLY.
BUILD CONFIDENTLY.

Your home is probably your biggest asset. Take the time to understand the decisions, check the details and choose the right team.

PFRS

Planning Fee Refund Services

Planning fee refund support and practical homeowner guidance.

pf-rs.co.uk

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